United States Bankruptcy Court District of Idaho

VOLUNTARY PETITION

	PETITION			
IN RE: (Name of debtor - If individual, enter: Last, First, Middle) WOODS, JANICE ELAINE	NAME OF JOINT DEBTOR (Spouse)(Last, First, Middle)			
ALL OTHER NAMES used by debtor in the last 6 years (inc. married, maiden, and trade names)	ALL OTHER NAMES used by joint debtor in the last 6 years (inc. married, maiden, and trade names)			
SOC. SEC./TAX I.D. NO. (If more than one, state all) 568-60-2202	SOC. SEC./TAX I.D. NO. (If more than one, state all)			
STREET ADDRESS OF DEBTOR (No. and street, city, state and zip code)	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state and zip code)			
424 W. CHERRY IN. #5 MERIDIAN, IDAHO 83642	99-00276			
COUNTY OF RESIDENCE/BUSINESS: ADA	COUNTY OF RESIDENCE/BUSINESS:			
MAILING ADDRESS OF DEBTOR (If different from street address)	MAILING ADDRESS OF JOINT DEBTOR (If different from street address)			
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if other than street address)	VENUE (Check one box) [X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. [] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
INFORMATION REGARDING D	EBTOR (Check applicable boxes)			
TYPE OF DEBTOR (Check one box) [X] Individual [] Corporation Publicly Held [] Joint (Husband & Wife) [] Corporation Not Publicly Held [] Partnership [] Municipality [] Other NATURE OF DEBT (Check one box) [X] Non-Business/Consumer [] Business - Complete A&B below	CHAPTER OR SECTION OF BANKRUPTCY CODE FOR PETITION (Check one box) [] Chapter 7 [] Chapter 11 [X] Chapter 13 [] Chapter 9 [] Chapter 12 [] Sec. 304 SMALL BUSINESS (Chapter 11 only) [] Debtor is a small business as defined in 11 U.S.C. § 101. [] Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e). (opt'l)			
A. TYPE OF BUSINESS (Check one box) [] Farming [] Transportation [] Commodity Broker [] Professional [] Manufacturing/ [] Construction [] Retail/Wholesale Mining [] Real Estate [] Railroad [] Stockbroker [] Other Business	FILING FEE (Check one box) [X] Filing fee attached [] Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b): see Official Form No. 3			
B. BRIEFLY DESCRIBE NATURE OF BUSINESS	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY BUTTARS LAW OFFICES, CHARTERED 960 BROADWAY AVE. STE 415 POB 190166 BOISE, ID 83719 Telephone No: (208)345-3777 NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR ROdney T. Buttars			
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only) (Check applicable boxes)	[] Debtor is not represented by an attorney. Telephone No. of Debtor not represented by an attorney:			
 Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be n to unsecured creditors. 	THIS SPACE FOR COURT USE ONLY of funds available for distribution			
[] [X] [] [] [] ESTIMATED ASSETS (in thousands of dollars) Under 50	000-over [] ,000-99,000			
	<u>်ကို</u> က			

BEHNIE HAKOZY P. O. BOX 1738 80ISE, ID 30701 RCPT # 62404

JIM D. PAPPED

JOP

x Not Applicable

Name of Debtor(s): JANICE ELAINE WOODS FORM 1. VOLUNTARY PETITION - Page 2 Case Number: FILING OF PLAN For Chapter 9, 11, 12 and 13 cases only. Check appropriate box. [] Debtor intends to file a plan within the time allowed by statute, rule, or order of the court. [X] A copy of debtor's proposed plan dated is attached. PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet) Date Filed Location Where Filed Case Number 1986 86-**IDAHO** PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (if more than one, attach additional about) Case Number Name of Debtor NONE District Judge Relationship REQUEST FOR RELIEF ith the chapter of title 11, United States Code, specified in this petition. Debtor is eligible for and requests relief in acc **SIGNATURES ATTORNEY** Date CORPORATE OR PARTNERSHIP DEBTOR INDIVIDUAL/JOINT DEBTOR(S) I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. rovided in this petition is true and correct. x Not Applicable X JANIZ Not Applicable Not Applicable
Title of Individual Authorized by Debtor to File this Petition x Not Applicable If the debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition. CERTIFICATION AND SIGNATURE OF NON-ATTORNEY TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322) I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief document for compensation, and that I have provided the debtor with a copy of this document. available under each such chapter, and choose to proceed under chapter 7 of such title. If I am represented by an attorney, Exhibit "B" has been completed. Not Applicable Printed or Typed Name of Bankruptcy Petition Preparer x Not Applicable Not Applicable Date Signature of Debtor Social Security Number x Not Applicable Date Address Telephone Name and Social Security number of all other individuals who prepared or assisted in preparing this document: **EXHIBIT "B"** Not Applicable (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.) If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

Date

x Not Applicable Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18

UNITED STATES BANKRUPTCY COURT District of Idaho

ln	re:	JANICE ELAINE	WOODS
		568-60-2202	

Case No	·	
Chapter	- 13	

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSE'	rs	LIABILITIES	OTHER
A - Real Property	YES	1	\$	0.00		
B - Personal Property	YES	2	s 30,	935.00		
C - Property Claimed As Exempt	YES	1				
D - Creditors Holding Secured Claims	YES	1			25,754.29	
E - Creditors Holding Unsecured Priority Claims	YES	2			191.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2			65,104.61	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				s 1,200.00
J - Current Expenditures of Individual Debtor(s)	YES	1				\$ 1,122.00
Total Number of in ALL Sch		13				
	Total	Assets >>	\$ 30,	935.00		
			Total Liabilit	ies >> \$	91,049.90	

Case No.

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND	NATURE OF	DEBTOR'S INTEREST JOINT		AMOUNT OF	
LOCATION OF	DEBTOR'S INTEREST			SECURED	
PROPERTY	IN PROPERTY			CLAIM	
NONE			0.00	0.00	

TOTAL » 0.00

SCHEDULE B - PERSONAL PROPERTY

	TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	CASH		20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	KEY BANK P.O. BOX 2800 BOISE, IDAHO 83701-2800		15.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	NONE		0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	COUCH; LOVESEAT; DINNING ROOM TABLE AND CHAIRS; WASHER & DRYER; LAMPSL BED, DRESSER; TV & VCR; SEWING MACHINE & SURGER		4,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	NONE		0.00
6.	Wearing apparel.	PERSNAL CLOTHING		300.00
7.	Furs and jewelry.	COSTUME JEWELRY		100.00
8.	Firearms and sports, photographic, and other hobby equipment.	NONE		0.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	NONE		0.00
10	Annuities. Itemize and name each issuer.	NONE		0.00
11	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	NONE		0.00
12	Stock and interests in incorporated and unincorporated businesses. Itemize.	NONE		0.00
13	Interests in partnerships or joint ventures. Itemize.	NONE		0.00
14	Government and corporate bonds and other negotiable and non-negotiable instruments.	NONE		0.00
15	. Accounts Receivable.	NONE		0.00
16	Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	NONE		0.00
17.	Other liquidated debts owing debtor including tax refunds. Give details.	NONE		0.00

Case No.

In re: JANICE ELAINE WOODS 568-60-2202

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	NONE		0.00
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.	NONE		0.00
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	NONE		0.00
21. Patents, copyrights, and other intellectual property. Give estimated value of each.	NONE		0.00
22. Licenses, franchises, and other general intangibles. Give particulars.	NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1991 GEO METRO		1,500.00
24. Boats, motors, and accessories.	NONE		0.00
25. Aircraft and accessories.	NONE		0.00
26. Office equipment, furnishings, and supplies.	NONE		0.00
27. Machinery, fixtures, equipment, and supplies.	NONE		0.00
28. Inventory.	NONE		0.00
29. Animals.	NONE		0.00
30. Crops - growing or harvested. Give particulars.	NONE		0.00
31. Farming equipment and implements.	NONE		0.00
32. Farm supplies, chemicals, and feed.	NONE		0.00
33. Other personal property of any kind not already listed. Itemize.	MOBILE HOME		25,000.00

TOTAL »	30,	935	.00

Case	No.	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states. [] 11 U.S.C. § 522(b)(1)

[X] 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1991 GEO METRO	IC \$ 11-605(3)	1,123.00	1,500.00
COSTUME JEWELRY	IC § 11-605(2)	100.00	100.00
COUCH; LOVESEAT; DINNING ROOM TABLE AND CHAIRS; WASHER & DRYER; LAMPSL BED, DRESSER; TV & VCR; SEWING MACHINE & SURGER	IC § 11-605(1)(a)	2,000.00	4,000.00
MOBILE HOME	IC § 55-1003	2,000.00	25,000.00
PERSNAL CLOTHING	IC § 11-605(1)(b)	300.00	300.00

Case No.

Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN DESCRIPTION AN MARKET VALUE O PROPERTY SUBJE TO LIEN	D UNLIQUIE OF DISF	IGENT DATED PUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. ADA COUNTY TREASURER P.O. BOX 2868 BOISE, IDAHO 83701	NO		Statutory MOBILE HOM	CONTING UNLIQUIDA		377.29	0.00
			VALUE \$	25,000	0.00		
ACCT. NO. 007-000000000014416	NO		Security A	greement			
KEY BANK P.O. BOX 30910 SALT LAKE CITY, UT 84130-0910)		1991 GEO MET	UNLIQUIDA RO	ATED	377.00	0.00
		:	VALUE \$	1,500	.00		
ACCT. NO. 8123	NO		Security A	greement			
VIKING CREDIT 658 MARKET ST. STE A MEDFORD, OR 97504			SEWING MACI	UNLIQUIDA HINE	TED	2,000.00	1,000.00
			VALUE \$	1,000	.00		
ACCT. NO. 0007763469	NO		Security A	greement			
WASHINGTON MUTUAL P.O. BOX 11642 TACOMA, WA 98411-6642			MOBILE HOM	UNLIQUIDA E	TED	23,000.00	0.00
			VALUE \$	25,000	.00		
Constitution of the Consti			(Tot	Subtotal » al of this page)		25,754.29	
			(230	TOTAL »		25,754.29	

Schedule D - Page 1 of 1

In	re:	JANICE ELAINE	WOODS
		E49_40_2202	

Schedule E - Creditors Holding Unsecured Priority Claims

[]	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
Ту	pes of Priority Claims
[]	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
[]	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
[]	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
[]	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C § 507(a)(5).
[]	Deposits by individuals
	Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
[]	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
[X]	Taxes and Other Certain Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
ſТ	Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

^[] Other Priority Debts

^{*}Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: JANICE ELAINE WOODS

568-60-2202

Case No._

Schedule E - Creditors Holding Unsecured Priority Claims

TYPE OF PRIORITY: Taxes and other certain debts owed to governmental units

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	HUSBAI WIFE CO- JOINT DEBTOR OR COMMU	WAS INCURRED, AND CONSIDERATION	CONTINGENT UNLIQUIDATED DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT. NO. 568-60-2202 IRS OGDEN, UT	ИО	4/98 1997 (1040)	DISP	191.00	191.00
*** · ****** · * · · · · · · · · · · ·			Subtotal »	191 00	

Subtotal » (Total of this page)

TOTAL » 191.00

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR HUSBAND WIFE JOINT OR COMMUN	AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. ACTION COLLECTION P.O. BOX 5425	NO	COLLECTING FOR; SONNTAG ASSOC.;	CONTINGENT UNLIQUIDATED	0.00
BOISE, ID 83705		KOWLOON KITCHEN; AND EYS PHYSICIANS OF IDAHO	DISPUTED	order of the second
ACCT. NO.	NO			
ANESTHESIA SSSOCIATES 111 W. STATE ST. BOISE, IDAHO 83702-6127		MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	800.00
ACCT. NO.	NO			
BOISE RADIOLOGY P.O. BOX 44630 BOISE, IDAHO 83711		MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	44.50
ACCT. NO.	NO			
CALDWELL RADIOLOGY C/O ACTION COLLECTION P.O. BOX O NAMPA, IDAHO 83651		MEDICAL SERVICES	UNLIQUIDATED DISPUTED	50.31
ACCT. NO.	NO			
DR. ANDREW FORBES, M.D. 333 N. 1ST BOISE, IDAHO 83702		MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	8,500.00
ACCT. NO.	NO			
EMERGENCY ROOM PHYSICANS 2312 N. COLE RD. BOISE, IDAHO 83704		MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	345.00
ACCT. NO.	NO			
EMERGENCY ROOM PHYSICIANS				0.00
ACCT. NO.	NO			
EYE PHYSICIANS OF IDAHO 1615 12TH AVE. SOUTH NAMPA, IDAHO 83616		MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	491.00
ACCT. NO.	NO			
FOOT & ANKLE MEDICAL CENTER 10552 GARVERDALE CT. BOISE, IDAHO 83704		MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	288.44
ACCT. NO. 568-60-2202	NO	12/95		
IRS OGDEN, UT		1995 (1040)	DISPUTED	2,500.00

Subtotal » (Total of this page)	13,019.25
(10mi of this page)	

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. KOWLOON KITCHEN C/O ACTION COLLECTION P.O. BOX 5425 BOISE, IDAHO 83705	NO	INSUPFICIENT FUNDS CHECK	CONTINGENT UNLIQUIDATED DISPUTED	26.00
ACCT. NO. SANNTAG ASSOCIATES 520 S. EAGLE RD. MERIDIAN, ID 83642	NO	MEDICAL SERVICES		213.00
ACCT. NO. 0007 85483 ST ALPHONSUS REG. MED CTR 999 N. CURTIS BOISE, IDAHO 83706	NO	MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	50,000.00
ACCT. NO. ST. LUKES REGIONAL MED CTR. 199 E. BANNOCK ST. BOISE, IDAHO 83701	ИО	MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	413.00
ACCT. NO. 568-60-2202 STATE OF IDAHO TAX COMMISSON 800 PARK BLVD. BOISE, ID 83706	NO	12/95 1995 (1040)	CONTINGENT UNLIQUIDATED DISPUTED	600.00
ACCT. NO. WALTER KNOX HOSPITAL 1202 E. LOCUST EMMETT, IDAHO 83617	NO	MEDICAL SERVICES	CONTINGENT UNLIQUIDATED DISPUTED	833.36
1,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Subtotal » (Total of this page)	52,085.36

TOTAL > 65,104.61

Case No	
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Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

EMBASSY MOBILE HOME PARK 424 CHERRY LN SPACE 92 MERIDIAN, IDAHO 83642

MOBILE HOME SPACE LEASE

Case	No.		_
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SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
IONE	

Case	No.	

Schedule I - Current Income Of Individual Debtor(s)

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR	R AND SPOUSE		
Debtor's Age: 54 NAMES Spouse's Age: NONE			AGE	RELATIONSHIP	
EMPLOYMENT:	DEBTOR		SPOUSE		
Occupation	ORDER ENTRY CLERK				
How long employed	6 MOS				
Name and Address of Employer	SECO ASSOC. 737 N. LINDER MERIDIAN, ID 83642				
ncome: (Estimate of avera	ge monthly income)		DEBTOR		SPOUSE
Current monthly gross v (pro rate if not paid me Estimated monthly over	vages, salary, and commissions onthly) time	\$ \$	1,480.0		
UBTOTAL		\$	1,480.0	0 \$	
LESS PAYROLL DEDUCTIONS a.) Payroll taxes and social security b.) Insurance c.) Union dues		\$ \$ \$	280.0 0.0 0.0	0 \$	
d.) Other	YROLL DEDUCTIONS	\$	280.0	0 \$	
OTAL NET MONTHLY		\$	1,200.0	0 \$	
Regular income from of	peration of business, profession or farm nt)	\$	0.0	0 \$	
Income from real prope	rty	\$	0.0	-	
Interest and dividends		\$	0.0	0 \$	
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$	0.0	0 \$	
Social security or other (Specify)	\$	0.0	0 \$		
Pension or retirement income			0.0	0 \$	
Other monthly income (Specify)		\$	0.0	0 \$	
TOTAL MONTHLY INCO)MF	\$	1,200.0	0 \$	

TOTAL COMBINED MONTHLY INCOME \$ 1,200.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

Schedule J - Current Expenditures Of Individual Debtor(s)

[] Check this box if a joint pet household. Complete a sep	tition is filed and debtor's spouse maintains a parate schedule of expenditures labeled "Spou	separate se."	
Rent or home mortgage paymer Are real estate taxes included Is property insurance includes	nt (include lot rented for mobile home) cluded? [] Yes [x] No cluded? [] Yes [x] No	\$	237.00
Utilities: Electricity and he	eating fuel	\$	65.00
Water and sewer	realization of the second of t	\$	0.00
Telephone		\$	65.00
Other:		\$	0.00
Home Maintenance (Repairs and u	pkeep)	\$	0.00
Food		\$	200.00
Clothing		\$	50.00
Laundry and dry cleaning		\$	0.00
Medical and dental expenses		\$	50.00 75.00
Transportation (not including car pa	yments)	\$ \$	75.00
Recreation, clubs and entertain	ment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	included in home mortgage regiments)*	*	• • • • • • • • • • • • • • • • • • • •
Insurance (not deducted from wages of Homeowner's or	r renter's	\$	0.00
Life	i lenter 5	\$	0.00
Health		\$	0.00
Auto		\$	40.00
Other:		\$	0.00
Taxes (not deducted from wages or inc	cluded in home mortgage payments)	\$	35.00
(Specify) PROPERTY TAXES	12 & 13 cases, do not list payments to be included in the pla	-	
Auto	12 & 15 cases, do not his payment to to account	, \$	0.00
Other:		\$	0.00
Alimony, maintenance, and su	pport paid to others	\$	0.00
Payments for support of addition	onal dependents not living at your home	\$	0.00
Regular expenses from operation	on of business, profession, or farm (attach stmt)	\$	0.00
Other: SPACE RENT/MO	BILE HOME	\$	230.00
TOTAL MONTHLY EXPENS	SES (Report also on Summary of Schedules)	\$	1,122.00
(FOR CHAPTER 12 and 13 I Provide the information reques monthly, annually, or at some	sted below, including whether plan payments	are to be	made bi-weekly,
A. Total projected monthly in	icome	\$	1,200.00
B. Total projected monthly ex	kpenses	\$	1,122.00
C. Excess income (A minus B	3)	\$	78.00
D Total amount to be paid in	ito plan Monthly	\$	0.00

In	re:	JANICE	ELAINE	WOODS
		568-60-	-2202	

Case	No.	

Declaration Concerning Debtor's Schedules

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the identifies that they are true and correct to the best of my knowled;	
Date	Signature Laine Woods ANICE ELAINE WOODS
DECLARATION	ON UNDER PENALTY OF PERIURY

DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

District of Idaho

In re: JANICE ELAINE WOODS 568-60-2202

Case No.		
Chapter	13	

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
7,371.75	SECO 737 N. LINDER MERIDIAN, ID 83642	12-31-98
8,478.60	AEI 722 E. 2ND MERIDIAN. ID 83642	12-31-98

2. Income other than from employment or operation of business

None [X]

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
KEY BANK	11/1/98; 12/1/98; 1/1/98	99.91	377.00
VIKING CREDIT	12/98; 1/98	137.00	2,059.00
WASHINGTON MUTUAL	12/1/98; 1/1/98; 2/1/98	237.27	23,000.00

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None []

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

ACTION COLLECTIONS VS. WOODS

COLLECTION SUIT MONEY

JUDGMENT-

CV OV 9805553M

JUDGMENT

4TH DISTRICT

GARNISHMENT PENDING

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

ACTION COLLECTION

11/24/98

CHECKING ACCOUNT

\$1,141.46

5. Repossessions, foreclosures and returns

None [X]

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None [X]

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None [X]

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None [X]

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Losses

None [X]

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

NONE

10. Other transfers

None [X]

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None [X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None [X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None [X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None [X]

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature Janes Claire Cood
	JANICE ELAINE WOODS
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